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Anderson
RECORD AND RETURN TO:

BANK OF AMERICA, N.A.
4500 Amon Carter Blvd
Fort Worth, TX 76155
TS No.: 12-0038306
PARCEL No.: 1 08 6 23 13 0 01211 00
DHGW 70296G

SPACE ABOVE THIS LINE FOR RECORDER'S

PREPARED BY:

DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.
415 N. MCKINLEY, STE. 1177
LITTLE ROCK, AR 72205
(501) 661-1000

SUBSTITUTE TRUSTEE'S DEED

GRANTOR:

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
4500 Amon Carter Blvd
Fort Worth, TX 76155
Telephone No. (800) 281-8219

GRANTEE:

BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA
COUNTRYWIDE HOME LOANS SERVICING LP
400 National Way
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

A CERTAIN TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED
AS FOLLOWS:

LOT 1211, SECTION B. SOUTHAVEN WEST SUBDIVISION, IN SECTION 23, TOWNSHIP
1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 2,
PAGE 48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.

TAX ID NUMBER: 1086231300121100

BEING THE SAME PROPERTY CONVEYED TO DONNA FROST AND HUSBAND,
ROBERT FROST BY DEED FROM DONNA FROST, A MARRIED PERSON RECORDED
10/17/2005 IN DEED BOOK 512 PAGE 301, AND RE-RECORDED 03/28/2006 IN DEED
BOOK 524, PAGE 352, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO
COUNTY, MISSISSIPPI.

NOTE: FOR STREET NUMBERING PURPOSES KNOWN AS: 1808 BROOKHAVEN DRIVE,
SOUTHAVEN, MISSISSIPPI

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on October 22, 2008, DONNA FROST AND HUSBAND, ROBERT FROST executed a Deed of Trust to LENDER'S TITLE & ESCROW as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR SECURITY ATLANTIC MORTGAGE CO. INC. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2961 at Page 156 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR SECURITY ATLANTIC MORTGAGE CO. INC. assigned said Deed of Trust to BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pursuant to an Assignment of Deed of Trust recorded in Book 3362 at Page 619 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A., as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3445 at Page 352 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on JULY 26, 2012 within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED SIXTEEN THOUSAND FIVE HUNDRED FIFTY-NINE AND 57/100 DOLLARS (\$116,559.57), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of August, 2012

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
4500 Amon Carter Blvd
Fort Worth, TX 76155
Telephone No. (800) 281-8219

By: Carolyn Holleman 8/6/12
Title: Carolyn Holleman

AVP

ACKNOWLEDGMENT

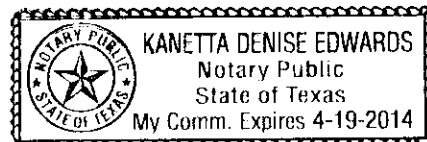
STATE OF Texas)
) ss
COUNTY OF Tarrant)

PERSONALLY appeared before me, the undersigned authority, in and for the said county and state, on this 6 day of August, 2012 within my jurisdiction, the within named Carolyn Holleman, AVP who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity (ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

Kanetta Denise Edwards
Notary Public

My Commission Expires:

4-19-14



AFFP

70296G-1KS/Frost

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

July 05, 2012, July 12, 2012, July 19, 2012

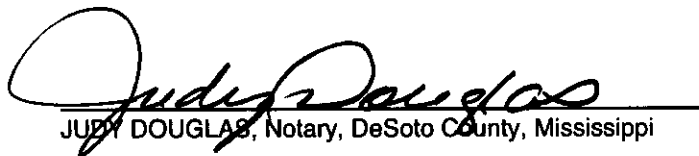
That said newspaper was regularly issued and circulated on those dates.

SIGNED:



Clerk

Subscribed to and sworn to me this 19th day of July 2012.

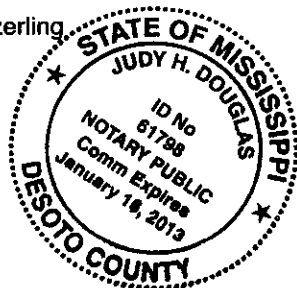


JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00003030 00012235

Dyke, Henry, Goldsholl & Winzerling
415 North McKinley
Suite 1177
Little Rock, AR 72205



SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 22, 2008, DONNA FROST AND HUSBAND, ROBERT FROST executed a Deed of Trust to LENDER'S TITLE & ESCROW as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR SECURITY ATLANTIC MORTGAGE CO. INC., which Deed of Trust was filed on October 28, 2008 and recorded in Book 2961 at Page 156 in the Office of the Chancery Clerk of Desoto County, Mississippi; and WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3445 at Page 352 in the Office of the Chancery Clerk of Desoto County, Mississippi; and WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on July 26, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

A CERTAIN TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 1211, SECTION B. SOUTHAVEN WEST SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 2, PAGE 48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TAX ID NUMBER: 1086231300121100

BEING THE SAME PROPERTY CONVEYED TO DONNA FROST AND HUSBAND, ROBERT FROST BY DEED FROM DONNA FROST, A MARRIED PERSON RECORDED 10/17/2005 IN DEED BOOK 512 PAGE 301, AND RE-RECORDED 03/28/2006 IN DEED BOOK 524, PAGE 352, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

NOTE: FOR STREET NUMBERING PURPOSES KNOWN AS: 1808

BROOKHAVEN DRIVE, SOUTHAVEN, MISSISSIPPI

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 12th day of June, 2012
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407

Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ Mahtab Memar

Title: Assistant Vice President

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407

Richardson, TX 75082

TS No.: 12-0038306

PARCEL No. 1 08 6 23 13 0 01211 00

DHGW 70296G-1KS

PUBLISH ON THESE DATES:

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THIRD PUBLICATION: July 19, 2012